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APARCHIT EXAM WARRIORS **NO-1 PLATFORM FOR ALL COMPETITIVE EXAM** BANK | SSC | RAILWAY | GOVERMENT EXAM **APARCHIT SUPER GA BOOSTER (CAPSULE)** FOR LIC AAO & LIC ADO 2023 भारतीय जीव मा निगम LIFE INSURANCE CORPORATION OF INDIA **Special Features** . 90 INSURANCE AWARENESS( CURRENT EVENT) INSURANCE AWARENESS ( STATIC) BEST MCQ INSURANCE AWARENESS (STATIC) AUGUST TO JANUARY CURRENT AFFAIRS AUGUST TO JANUARY CORRENT AFFAIRS AUGUST TO JANUARY BANKING AWARENESS AUGUST TO JANUARY TOPICWISE CURRENT AFFAIRS MCQ & DETAILS PRESENTED BY APARCHIT EXAM WARRIORS www.AparchitExamWarriors.Com 🔗 BUY NOW 🔗 https://aparchitexamwarriors.com/package/pdf

### Aparchit Super Current Affairs MCQ with facts– 5 & 6 March 2023 By APARCHIT EXAM WARRIORS/Kumar Kaushal Sir

# Q.1. Which Bank has recommended the reappointment of 'Sashidhar Jagdishan' as Managing Director (MD) and CEO for three years, with effect from 27 October 2023?

A) ICICI Bank

**B) HDFC Bank** 

C) Axis Bank

D) Kotak Mahindra Bank

#### Answer : B

- ✓ HDFC Bank announced that it's board of directors have recommended the re-appointment of "Sashidhar Jagdishan" as managing director and CEO for a period of three years with effect from 27 October,2023.
- ✓ HDFC Bank will be 100% owned by public shareholders and existing shareholders of HDFC will own 41% of the former.
- ✓ HDFC Bank Ltd reported 18.5% year-on-year (YoY) rise in net profit for the quarter ended December
  2022 to ₹12,259 crore. This is against net profit of ₹10,342.20 crore in the year ago period..

### HDFC BANK IN NEWS 2022-23

- > HDFC Bank recommends re-appointment of Sashidhar Jagdishan MD, CEO for 3 yrs.
- > HDFC Bank's Sashidhar Jagdishan is 'BS Banker of the Year 2022'.
- > HDFC Bank, IRCTC launch India's most rewarding co-branded travel credit card.
- HDFC Bank, Lulu Exchange ink deal to enhance cross-border payments between India-Gulf region.
- > HDFC Bank collaborates with Microsoft as part of its digital transformation.
- Reserve Bank of India said SBI, ICICI Bank, HDFC Bank remain domestic systemically important banks (D-SIBs).
- > India's first Electronic Bank Guarantee issued by HDFC Bank.
- > HDFC Bank has unveiled its state-of-the-art 'Bank on Wheel' van in Gujarat.
- > HDFC Bank, Precision selected by RBI for retail payments test phase.
- > HDFC Bank opened new SMS banking facility for its customers.
- > HDFC Bank introduced "Vigil Aunty" to promote secure banking practices.

- HDFC Bank and Tata Neu, the "super app" of the Tata Group, announced their collaboration to introduce co-branded credit cards.
- > HDFC leads credit card market while SBI tops chart in debit card market.
- > HDFC Bank inks an agreement with TReDs platform M1xchange.
- > HDFC Bank inaugurated an all-women branch in Kozhikode, north Kerala.
- According to Times of India report, HDFC Bank will be among the world's top 10 most valuable banks.
- Defence ministry gives approval to HDFC, ICICI, and Axis to offer finances for international purchases.
- HDFC Bank, a private sector bank, has signed a relationship with 100X.VC, a leading early-stage venture capital firm.
- HDFC has announced a collaboration with global information technology services and consulting firm, Accenture, to digitally transform its lending business.
- > HDFC Bank and Retailio launched co-branded credit cards for chemists, pharmacies
- > HDFC Bank launched industry first digital 30-minute new car loan 'Xpress Car Loans'.
- For Rs 184 crore, HDFC will sell a 10% interest in HDFC Capital to Abu Dhabi Investment Authority (ADIA).
- > HDFC Bank adjudged as Best Performing Bank in SHG Linkage by DAY-NRLM.
- > HDFC Bank to launch "SmartHub Vyapar programme" & 'AutoFirst' app.
- > HDFC Bank finances Asia's largest waste to energy plant in Indore- Gobar-Dhan plant.
- > Tata Group choose SBI, BoB and HDFC Bank to finance Air India's old debt.
- > HDFC Bank named as Best Private Bank in India at the Global Private Banking Awards 2021.
- > HDFC Bank wins the coveted CII award for 'Most Innovative Best Practice'.
- > RBI Retains SBI, ICICI Bank, HDFC Bank as Domestic Systemically Important Banks (D-SIBs).
- > HDFC Bank tie-up with India Post Payments Bank (IPPB) to offer banking services in rural areas.
- HDFC launches 'green and sustainable' deposits programme for retail clients..
- International Finance Corporation (IFC) lends \$250 million to HDFC Ltd to boost green housing finance.
- > HDFC Bank launches 'Dukandar Overdraft Scheme'.
- HDFC Bank launches 'Salaam Dil Sey' initiative.

HDFC BANK

#### Founded : 1994

- > Founder : Hasmukhbhai Parekh
- > HQ : Mumbai, Maharashtra
- > MD & CEO : Sashidhar Jagdishan
- > Tagline : We understand your world

#### Q.2. Which company has second-strongest telecom brand in world 2023?

A) Reliance Jio

- B) Bharti Airtel
- C) Vodafone Group
- D) Bharat Sanchar Nigam Limited

#### Answer : A

- Reliance Jio has climbed up to number two rank up from fifth place last year in a list of the top 10 strongest telecom brands in the world. In this post we will explore the Top 150 most valuable and strongest telecoms operator brands according to Brand Finance 2023 rankings
- ✓ Swisscom increased brand value by 5 percent to \$6.3 billion and is the strongest telecoms brand with a Brand Strength Index (BSI) score of 92.
- ✓ It is the third strongest brand globally and earns an elite AAA+ brand rating. It
- ✓ Reliance Jio India's largest network.
- ✓ With over 400 million subscribers, Reliance Jio is the largest mobile operator in India and the third largest in the world.
- ✓ Jio formally launched its 4G services on 5 September 2016.
- Chairman Akash Ambani
- ✓ Headquarters Mumbai
- Q.3. Who has commissioned India's first air-cooled condenser at the North Karanpura supercritical thermal plant in Jharkhand?

A) NHPC	B) SJVN
C) GAIL	D) NTPC

Answer : D

- ✓ National Thermal Power Corporation (NTPC), the country's largest integrated energy utility, has started commercial operation of 1st Unit of 660 MW at North Karanpura (3\*660 MW), in Jharkhand.
- ✓ NTPC has commissioned India's first Air cooled condenser installed Super Critical plant to demonstrate its Commitment towards water conservation through reduce, reuse and recycle.
- ✓ This project has been envisaged with Air Cooled Condenser (ACC) which has almost 1/3rd water footprint as compared to a conventional Water Cooled Condenser (WCC).

# Q.4. Who informed that the Department of Pension & Pensioners' Welfare has decided that all the pension portals will be integrated in a single portal?

- A) Manoj Sinha B) Jitendra Singh
- C) Piyush Goyal D) Mansukh L. Mandaviya

#### Answer : B

- ✓ Dr Jitendra Singh informed that the Department of Pension & Pensioners' Welfare has decided that all the pension portals like Pension Disbursing Bank portals, ANUBHAV, CPENGRAMS, CGHS etc. will be integrated in a single portal in the form of the newly created "Integrated Pensioners' Portal" (https://ipension.nic.in) to ensure "Ease of Living for the elder citizens".
- ✓ \* Addressing the Bankers Awareness Workshop in Bhopal, Madhya Pradesh, Dr Jitendra Singh said, in tune with Vision of Prime Minister for an "Integrated Approach to bring Ease of Living".
- The Minister also pointed out that the task of Integration of Pension Seva Portal of SBI and Canara Bank with Bhavishya portal have been completed.

# Q.5.Who has inked the first 'High Seas Treaty' in a bid to protect the ocean bodies of the world?A) NATOB) World Trade Organization (WTO)

#### C) World Health Organization (WHO) D) United Nations (UN)

#### Answer : D

- ✓ The United Nations (UN) inked the first 'High Seas Treaty' in a bid to protect the ocean bodies of the world that lie outside the national boundaries and form almost two-thirds of the world's oceans.
- ✓ The previous negotiations failed to conclude due to disagreements on funding and fishing rights. The last international agreement on ocean protection was signed 40 years ago in 1982 the UN Convention on the Law of the Sea.

- ✓ The UN High Seas Treaty now brings 30 percent of the world's oceans into the protected domain, puts more money into marine conservation and sets new rules for mining at sea.
- ✓ UNITED NATIONS (UN)
- ✓ Founded : 24 October 1945
- ✓ Headquarteres : New York, US
- ✓ Official languages : Arabic, Chinese, English, French, Russian & Spanish
- ✓ Membership : 193 member states & 2 observer states
- ✓ 1st Secretary General : Trygve Halvdan Lie (Norway)
- ✓ 7th Secretary General : Kofi Annan (Ghana)
- ✓ 8th Secretary General : Ban Ki-moon (South Korea)
- ✓ 9th Secretary-General : António Guterres (Portugal)
- ✓ Deputy Secretary-General : Amina J. Mohammed (Nigeria)
- ✓ United Nations Day is celebrated on October 24 every year.

Q.6. According to National Statistical Office (NSO), the estimated annual per capita (net national income) at current prices for 2022-23 is \_\_\_.

A) Rs 1,72,000	B) Rs 1,79,000
C) Rs 1,87,000	D) Rs 1,94,000

#### Answer : A

- ✓ According to National Statistical Office (NSO), the estimated annual per capita (net national income) at current prices for 2022-23 is Rs 1,72,000, showing a growth of around 99 per cent from Rs 86,647 in 2014-15.
- ✓ However, after adjusting for inflation (constant prices), the per capita income has risen by approximately 35 per cent from Rs 72,805 in 2014-15 to Rs 98,118 in 2022-23.
- "You are looking at GDP in current prices, but if you account for inflation, the increase is much less,"
  Development economist Jayati Ghosh was quoted as saying

#### Q.7. Which Bank will lend up to \$1 billion to India to strengthen its health infrastructure?

- A) Reserve Bank of India
- B) World Bank
- C) New Development Bank
- D) Asian Development Bank

Answer : B

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- ✓ World Bank will lend up to \$1 billion to India to strengthen its health infrastructure.
- ✓ The lending will be divided into two complementary loans of \$500 million each.
- The bank will support India's flagship Pradhan Mantri-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM) which was launched in October 2021.
- The loans will prioritize health service delivery in Seven States Andhra Pradesh, Kerala, Meghalaya,
  Odisha, Punjab, Tamil Nadu, and Uttar Pradesh.
- Q.8. Pramerica Life Insurance Limited has recently appointed whom as its new Managing Director?
  - A) Ajay Mathur
  - C) Pankaj Awasthi

B) Yogesh SachanD) Pankaj Gupta

#### Answer : D

- ✓ Pramerica Life Insurance Limited has appointed Pankaj Gupta as Managing Director and Chief Executive Officer(CEO) of the Pramerica Life Insurance. Gupta will succeed Kalpana Sampat.
- Pramerica Life Insurance Limited is a joint venture between DIL, a wholly owned subsidiary of Piramal Capital and Housing Finance Limited and Prudential International Insurance Holdings, Ltd. (PIIH), a fully owned subsidiary of Prudential Financial, Inc. (PFI).

#### Q.9. RBI has recently imposed a fine of Rs 3.06 crores on which company?

A) Paytm	B) Amazon Pay
C) BharatPe	D) Google Pay

#### Answer : B

- Reserve Bank of India has imposed a penalty of Rs 3.06 crore on Amazon Pay (India) Private Limited for non-compliance of certain directions related to Prepaid Payment Instruments and Know Your Customer.
- ✓ The penalty has been imposed in exercise of powers vested in RBI under section 30 of the Payment and Settlement Systems Act, 2007.
- ✓ It was found that Amazon Pay (India) was not complying with the directions issued by RBI on KYC requirements.
- Accordingly, notice was issued to the unit advising it to show cause why penalty should not be imposed for non-compliance of the directions.



- ✓ Union Home Minister and Minister of Cooperation, Shri Amit Shah launched Safe City Projects in Bengaluru, Karnataka on 3rd March 2023.
- ✓ Shri Amit Shah flagged off Mobile Command and Control Centre and new fleet of 112 vehicles in Bengaluru. Several dignitaries, including the Chief Minister of Karnataka Shri Basavaraj Bommai, were present on the occasion

#### Q.13. Gold Mines Found In Three Districts (Deogarh, Keonjhar and Mayurbhanj) Of Which State?

A) Bihar

B) Punjab

C) Odisha

D) Karnataka

#### Answer : C

- ✓ Odisha Steel and Mines Minister Prafulla Kumar Malik has informed the state assembly that gold mines have been discovered at different places in three districts of the state.
- Surveys by Odisha's Directorate of Mines and Geological Survey of India (GSI) have confirmed gold deposits in three districts including Deogarh, Keonjhar and Mayurbhanj.
- These gold deposits have been found at four places in Keonjhar district, four places in Mayurbhanj district and one place in Deogarh district.
- ✓ It is noteworthy that after the confirmation of lithium reserves in Jammu and Kashmir last month, now the indication of gold reserves in Odisha is an important achievement for the country.
- ✓ Surveys were done in these areas of Odisha in the 1970s and 80s. The survey campaign was conducted by the Directorate of Mines and Geology and the GSI. At that time the report of this survey was not made public.
- Q.14. Which countries are signed a Framework Mechanism for Mutual Recognition of Qualifications?
  - A) India and France
- B) India and Australia
- C) India and Japan
- D) India and New Zealand

#### Answer : B

✓ India and Australia signed a Framework Mechanism for Mutual Recognition of Qualifications that will help ease the mobility of students and professionals between the two countries.

The agreement was signed following a bilateral meeting in New Delhi on 2nd Mar 2023 between India's Education Minister "Shri Dharmendra Pradhan" and the Australian Education Minister "Mr. Jason Clare".

### Q.15. Which Company has signed a MoU with GAIL (India) Limited for supply of natural gas?

A) Nelco Ltd

B) JSW Steel

C) Vedanta Limited

D) Tata Steel Mining Limited

#### Answer : D

- ✓ In order to reduce carbon footprint in its operations, Tata Steel Mining Limited has signed a Memorandum of Understanding (MoU) with GAIL (India) Limited for supply of natural gas to its Ferro Alloys Plant at Athgarh in Odisha's Cuttack district.
- According to the MoU, GAIL will supply the agreed quantity of natural gas through its pipeline from Gujarat to Athgarh...
- ✓ The project will lead to Green House Gas emission reduction by 968 tons

### Q.16. India hosted the Quad Foreign Ministers in Which City?

- A) New Delhi
- B) Mumbai
- C) Ahmedabad
- D) Bengaluru

#### Answer : A

- ✓ Quad Foreign Ministers will be hosted by India on 3rd March 2023 in New Delhi," the Ministry of External Affairs (MEA).
- ✓ External Affairs Minister Dr. S. Jaishankar chaired the meeting.
- The Foreign Ministers of Australia and Japan and the Secretary of State of the US participated in the meeting.
- ✓ It is an opportunity for the Ministers to continue their discussions held at their last meeting in New York in September 2022.
- ✓ QUAD : It is a strategic security dialogue between Australia, India, Japan, and the US..

- Q.17. Nitin Gadkari Inaugurated 7 National Highway Projects worth Rs 2,444 crore in Which State?
  - A) Gujarat
  - B) Madya Pradesh
  - C) Karnataka
  - D) Uttar Pradesh

#### Answer : B

✓ Union Minister for Road Transport and Highways Nitin Gadkari inaugurated 7 National Highway projects worth Rs 2,444 crore, totaling 204 km in Rewa, Madhya Pradesh.

### Q.18. The World Obesity Day is observed every year on\_

- A) March 04
- B) March 02
- C) March 05
- D) March 03

#### Answer : A

- ✓ World Obesity Day is celebrated every year on 4th March all over the world.
- ✓ The theme of World Obesity Day in 2023 is "Changing Views: Let's Talk About Obesity (Changing Attitudes: Let's Talk About Obesity)."
- ✓ The purpose of this theme is to overcome the menace of prejudice, to cooperate people and to motivate them to solve the problem.
- According to a 2035 report by the World Obesity Federation (World Obesity Federation) on World Obesity Day, the world's population may be victims of earlier.
- ✓ By 2035, 1 out of every 4 may be a victim of disturbance. About 51 percent of people may be overweight compared to their age.
- ✓ World Obesity Day was launched in 2015 as an annual campaign that aims to promote practical actions to achieve and maintain a healthy weight and help address the global outlook crisis.

		rrent Affairs MCQs 5 & 6 March 2023 AM WARRIORS/ Kumar Kaushal Sir
Q.1.	RBI has extended the facility	y of processing of e-mandate for recurring transaction rface (UPI). What is the maximum permissible limit fo
	A) Rs 1000	B) Rs 2000
	C) Rs 3000	D) Rs 5000
Ansv	ver : B	
<b>Q.2</b> .		on Voluntary Retention Route' (VRR) for Foreign Port
	Investors (FPIs) investment in	n debt?
	A) Rs. 75,000 crores	B) Rs. 1.5 lakh crores
	C) Rs. 1 lakh crores	D) Rs 50,000 crores
Ansv	ver : B	
<b>2</b> .3.	Name the mobile app launche the denomination of Indian Ba	ed by RBI for aiding persons with visual impairment to ide anknotes?
	A) VANI	B) MONEY
	C) MANI	D) MAVI
Ansv	ver : C	
<b>2</b> .4.	RBI has released the Nationa	al Strategy for Financial Inclusion (NSFI) for which period
	A) 2020-2024	B) 2019-2023
	C) 2019-2024	D) 2020-2023
Ansv	ver : C	
<b>)</b> .5.	100.00	of National Bank For Agriculture And Rural Developn
	A) 3 years	B) 5 years
	C) 7 years	D) 2 years

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Q.6.	The chairman of the Securities A	nd Exchange Board Of India(SEBI) is appointed by
	A) Government of India	B) RBI
	C) President of India	D) None is Correct
Ans	wer:A	
<b>Q</b> .7.	When one bank borrow money from	om another bank(for one day only), then it is called
	A) Call Money	B) Recall Money
	C) Aerial Money	D) Easy Money
Ans	wer:A	
<b>Q</b> .8.	Who decide on the value and volu	ume of bank notes to be printed and on what basis :
	A) Finance Ministry	B) Planning Commission
	C) RBI	D) Stock exchange
Ans	wer:C	
<b>Q</b> .9.	Q.9. The Financial Literacy Week (FLW) is organised annually by which organisation?	
	A) Ministry of Finance	B) NPCI
	C) RBI	D) SBI
✓ R 2	016 to propagate financial education	a conducting Financial Literacy Week (FLW) every year since messages on a particular theme across the country which allows banks borrow money through repurchase
	agreements. Expand LAF	
	A) Lending adjustment facility	B) Loan adjustment facility
Ans	C) Liability adjustment facility wer : D	D) Liquidity adjustment facility

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NAME - GURPREET KAUR ROLL NO - <u>2283002821</u> BANK - PUNJAB GRAMIN BANK STATE - FROM PUNJAB



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NAME - MANU VARGHESE ROLL NO - <u>2110710970</u> BANK - KERALA GRAMEEN BANK CLERK

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